

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: Robert G. Farris and Michael L. Roerick  
Serial No.: 09/917,439  
Confirmation No.: 9711  
Filed: July 27, 2001  
Group: 3693  
Examiner: Harish T. Dass  
For: VALUE TRANSFER SYSTEM FOR UNBANKED CUSTOMERS

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**AMENDMENT AFTER FINAL**

This Amendment accompanies a Request for Continued Prosecution submitted herewith.  
Prior to examination, please amend the above-captioned application as follows:

**Amendments to the Claims** are reflected in the listing of claims beginning on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.